

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Law Office of Thomas E. Dowey, Esq.  
1423 Tilton Road, Suite 8  
Northfield, New Jersey 08225  
609-646-6200

In Re:

Reginald Ballard  
Linda Lovingham Ballard



Order Filed on April 21, 2017 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-30073  
Chapter: JNP  
Judge: 13

**ORDER AUTHORIZING RETENTION OF**

Thomas Flynn Esq

The relief set forth on the following page is **ORDERED**.

**DATED: April 21, 2017**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Upon the applicant's request for authorization to retain Thomas Flynn Esq  
as \_\_\_\_\_, it is hereby ORDERED:

1. The applicant is authorized to retain the above party in the professional capacity noted.  
The professional's address is: 2091 Springfield Road, Ste 2  
Cherry Hill, N.J. 08003  
\_\_\_\_\_
2. Compensation will be paid in such amounts as may be allowed by the Court on proper application(s).
3. If the professional requested a waiver as noted below, it is ☒ Granted ☐ Denied.  
☐ Waiver, under D.N.J. LBR 2014-2(b), of the requirements of D.N.J. LBR 2016-1.  
☒ Waiver, under D.N.J. LBR 2014-3, of the requirements of D.N.J. LBR 2016-1 in a chapter 13 case. Payment to the professional may only be made after satisfactory completion of services.
4. The effective date of retention is the date the application was filed with the Court.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Reginald T Ballard  
Linda E Lovingham-Ballard  
Debtors

Case No. 16-30073-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Apr 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017.

db/jdb +Reginald T Ballard, Linda E Lovingham-Ballard, 101 Savannah Circle,  
Egg Harbor Township, NJ 08234-6003  
aty +Thomas Flynn, Flynn & Associates PC, 2091 Springdale Road, Suite 2,  
Cherry Hill, NJ 08003-4005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 23, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage  
Servicing dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Robert L. Saldutti on behalf of Creditor Financial Health Services, LLC  
rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com; kcollins@slgcollect.com  
Steven P. Kelly on behalf of Creditor QUICKEN LOANS INC. skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
Thomas E. Dowey on behalf of Debtor Reginald T Ballard tdesquire@hotmail.com  
Thomas E. Dowey on behalf of Joint Debtor Linda E Lovingham-Ballard tdesquire@hotmail.com  
TOTAL: 6